

Massachusetts Clean Water Trust
Series 18
Barre Loan Amortization
DW-11-15

Initial Loan Amount	63,800.00	Loan Origination Fee (\$5.50/1000)	350.90
Principal Forgiveness	-	Loan Term (in years)	20
Net Loan Obligation	63,800.00	Loan Rate	2.00%
		Closing Date	1/7/2015
		First Interest Payment	7/15/2015
		First Principal Payment	1/15/2016

Date	Principal	Interest	Total Debt Service	Admin Fee (0.15%)	Loan Origination Fee	Total Debt Service	Annual Debt Service
1/7/2015							
7/15/2015		666.36	666.36	49.98	350.90	1,067.23	
1/15/2016	2,581.00	638.00	3,219.00	47.85		3,266.85	4,334.08
7/15/2016		612.19	612.19	45.91		658.10	
1/15/2017	2,637.00	612.19	3,249.19	45.91		3,295.10	3,953.21
7/15/2017		585.82	585.82	43.94		629.76	
1/15/2018	2,694.00	585.82	3,279.82	43.94		3,323.76	3,953.51
7/15/2018		558.88	558.88	41.92		600.80	
1/15/2019	2,753.00	558.88	3,311.88	41.92		3,353.80	3,954.59
7/15/2019		531.35	531.35	39.85		571.20	
1/15/2020	2,813.00	531.35	3,344.35	39.85		3,384.20	3,955.40
7/15/2020		503.22	503.22	37.74		540.96	
1/15/2021	2,874.00	503.22	3,377.22	37.74		3,414.96	3,955.92
7/15/2021		474.48	474.48	35.59		510.07	
1/15/2022	2,936.00	474.48	3,410.48	35.59		3,446.07	3,956.13
7/15/2022		445.12	445.12	33.38		478.50	
1/15/2023	3,000.00	445.12	3,445.12	33.38		3,478.50	3,957.01
7/15/2023		415.12	415.12	31.13		446.25	
1/15/2024	3,065.00	415.12	3,480.12	31.13		3,511.25	3,957.51
7/15/2024		384.47	384.47	28.84		413.31	
1/15/2025	3,132.00	384.47	3,516.47	28.84		3,545.31	3,958.61
7/15/2025		353.15	353.15	26.49		379.64	
1/15/2026	3,200.00	353.15	3,553.15	26.49		3,579.64	3,959.27
7/15/2026		321.15	321.15	24.09		345.24	
1/15/2027	3,269.00	321.15	3,590.15	24.09		3,614.24	3,959.47
7/15/2027		288.46	288.46	21.63		310.09	
1/15/2028	3,340.00	288.46	3,628.46	21.63		3,650.09	3,960.19
7/15/2028		255.06	255.06	19.13		274.19	
1/15/2029	3,413.00	255.06	3,668.06	19.13		3,687.19	3,961.38
7/15/2029		220.93	220.93	16.57		237.50	
1/15/2030	3,487.00	220.93	3,707.93	16.57		3,724.50	3,962.00
7/15/2030		186.06	186.06	13.95		200.01	
1/15/2031	3,563.00	186.06	3,749.06	13.95		3,763.01	3,963.03
7/15/2031		150.43	150.43	11.28		161.71	
1/15/2032	3,640.00	150.43	3,790.43	11.28		3,801.71	3,963.42
7/15/2032		114.03	114.03	8.55		122.58	
1/15/2033	3,720.00	114.03	3,834.03	8.55		3,842.58	3,965.16
7/15/2033		76.83	76.83	5.76		82.59	
1/15/2034	3,800.00	76.83	3,876.83	5.76		3,882.59	3,965.18
7/15/2034		38.83	38.83	2.91		41.74	
1/15/2035	3,883.00	38.83	3,921.83	2.91		3,924.74	3,966.48
7/15/2035							
	63,800.00	14,335.52	78,135.52	1,075.16	350.90	79,561.58	79,561.58

Notes:

Massachusetts Water Pollution Abatement Trust
Water Pollution Abatement Revenue Bonds
(Pool Loan Program Bonds)
Series 6
Title V Loans
Barre 97-1084

SCHEDULE C

Final Loan Structuring Analysis
Schedule of Loan Repayments

Outstanding Loan Obligation: \$152,987.40

	Loan Subsidy Amounts								
	Scheduled Loan Repayments			Contract			Net Loan Repayments		
	Principal	Interest	Total	Equity Earnings	Assistance Payments	Total	Principal	Interest	Total
01-Aug-02	8,060.28	3,950.43	12,010.71	2,010.37	1,940.06	3,950.43	8,060.28	-	8,060.28
01-Feb-03	-	3,758.99	3,758.99	1,904.45	1,854.54	3,758.99	-	-	-
01-Aug-03	8,060.28	3,758.99	11,819.27	1,904.45	1,854.54	3,758.99	8,060.28	-	8,060.28
01-Feb-04	-	3,567.56	3,567.56	1,798.53	1,769.03	3,567.56	-	-	-
01-Aug-04	8,060.28	3,567.56	11,627.84	1,798.53	1,769.03	3,567.56	8,060.28	-	8,060.28
01-Feb-05	-	3,386.21	3,386.21	1,692.61	1,693.60	3,386.21	-	-	-
01-Aug-05	8,060.28	3,386.21	11,446.49	1,692.61	1,693.60	3,386.21	8,060.28	-	8,060.28
01-Feb-06	-	3,204.85	3,204.85	1,586.70	1,618.15	3,204.85	-	-	-
01-Aug-06	8,060.28	3,204.85	11,265.13	1,586.70	1,618.15	3,204.85	8,060.28	-	8,060.28
01-Feb-07	-	3,003.34	3,003.34	1,480.78	1,522.56	3,003.34	-	-	-
01-Aug-07	8,060.28	3,003.34	11,063.62	1,480.78	1,522.56	3,003.34	8,060.28	-	8,060.28
01-Feb-08	-	2,816.95	2,816.95	1,374.86	1,442.09	2,816.95	-	-	-
01-Aug-08	8,060.28	2,816.95	10,877.23	1,374.86	1,442.09	2,816.95	8,060.28	-	8,060.28
01-Feb-09	-	2,615.44	2,615.44	1,268.94	1,346.50	2,615.44	-	-	-
01-Aug-09	8,060.28	2,615.44	10,675.72	1,268.94	1,346.50	2,615.44	8,060.28	-	8,060.28
01-Feb-10	-	2,403.86	2,403.86	1,163.02	1,240.84	2,403.86	-	-	-
01-Aug-10	8,060.16	2,403.86	10,464.02	1,163.02	1,240.84	2,403.86	8,060.16	-	8,060.16
01-Feb-11	-	2,192.28	2,192.28	1,057.11	1,135.17	2,192.28	-	-	-
01-Aug-11	8,060.00	2,192.28	10,252.28	1,057.11	1,135.17	2,192.28	8,060.00	-	8,060.00
01-Feb-12	-	1,980.71	1,980.71	951.19	1,029.52	1,980.71	-	-	-
01-Aug-12	8,060.00	1,980.71	10,040.71	951.19	1,029.52	1,980.71	8,060.00	-	8,060.00
01-Feb-13	-	1,779.21	1,779.21	845.28	933.93	1,779.21	-	-	-
01-Aug-13	8,060.00	1,779.21	9,839.21	845.28	933.93	1,779.21	8,060.00	-	8,060.00
01-Feb-14	-	1,552.52	1,552.52	739.36	813.16	1,552.52	-	-	-
01-Aug-14	8,060.00	1,552.52	9,612.52	739.36	813.16	1,552.52	8,060.00	-	8,060.00
01-Feb-15	-	1,325.83	1,325.83	633.45	692.38	1,325.83	-	-	-
01-Aug-15	8,060.00	1,325.83	9,385.83	633.45	692.38	1,325.83	8,060.00	-	8,060.00
01-Feb-16	-	1,099.14	1,099.14	527.54	571.60	1,099.14	-	-	-
01-Aug-16	8,060.00	1,099.14	9,159.14	527.54	571.60	1,099.14	8,060.00	-	8,060.00
01-Feb-17	-	872.46	872.46	421.62	450.84	872.46	-	-	-
01-Aug-17	8,060.00	872.46	8,932.46	421.62	450.84	872.46	8,060.00	-	8,060.00
01-Feb-18	-	645.77	645.77	315.71	330.06	645.77	-	-	-
01-Aug-18	8,060.00	645.77	8,705.77	315.71	330.06	645.77	8,060.00	-	8,060.00
01-Feb-19	-	419.08	419.08	209.79	209.29	419.08	-	-	-
01-Aug-19	8,060.00	419.08	8,479.08	209.79	209.29	419.08	8,060.00	-	8,060.00
01-Feb-20	-	207.51	207.51	103.88	103.63	207.51	-	-	-
01-Aug-20	7,905.00	207.51	8,112.51	103.88	103.63	207.51	7,905.00	-	7,905.00
01-Feb-21	-	-	-	-	-	-	-	-	-
01-Aug-21	-	-	-	-	-	-	-	-	-
01-Feb-22	-	-	-	-	-	-	-	-	-
01-Aug-22	-	-	-	-	-	-	-	-	-
01-Feb-23	-	-	-	-	-	-	-	-	-
01-Aug-23	-	-	-	-	-	-	-	-	-
	152,987.40	77,613.85	230,601.25	38,160.01	39,453.84	77,613.85	152,987.40	-	152,987.40